

FILED EFFECTIVE

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STATE OF IDAHO

ARTICLES OF INCORPORATION
OF
NEIGHBORHOOD MORTGAGE, INC.

The undersigned incorporator, desiring to form a corporation pursuant to the provisions of the Idaho Business Corporation Act, adopts the following Articles of Incorporation:

ARTICLE 1. Name. The name of the corporation is Neighborhood Mortgage, Inc.

ARTICLE 2. Shares. The corporation is authorized to issue 100,000 shares, all of one class.

ARTICLE 3. Registered Office and Registered Agent. The address of the corporation's initial registered office in the state of Idaho is 703 John Adams Parkway, Idaho Falls, Idaho 83401. The name of the corporation's initial registered agent at such address is Gary O. Rogers.

ARTICLE 4. Directors. The Board of Directors shall consist of one or more directors. The number of directors constituting the initial Board of Directors is one and the name and address of the person who is to serve as director until the first annual meeting of the shareholders or until his successors are elected and qualified are:

<u>Name</u>	<u>Address</u>
Gary O. Rogers	380 South 5th East Rexburg, Idaho 83440

ARTICLE 5. Incorporator. The name and address of the incorporator are:

<u>Name</u>	<u>Address</u>
Gary O. Rogers	380 South 5th East Rexburg, Idaho 83440

ARTICLE 6. Limitation on Personal Liability of Directors. No director of the corporation shall be personally liable to the corporation or its shareholders for money damages for any action taken, or any failure to take any action, as a director, except liability for:

IDAHO SECRETARY OF STATE
03/10/2003 05:00
CK: 2653 CT: 22233 BH: 667396
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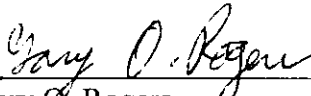
- (i) The amount of a financial benefit received by a director to which he is not entitled,
- (ii) An intentional infliction of harm on the corporation or the shareholders,
- (iii) A violation of section 30-1-833, Idaho Code, or
- (iv) An intentional violation of criminal law.

ARTICLE 7. Indemnification of Directors. The corporation shall indemnify each and every director of the corporation for liability, as defined in section 30-1-850(5), Idaho Code, to any person for any action taken, or any failure to take any action, as a director, except liability for:

- (i) Receipt of a financial benefit to which he is not entitled,
- (ii) An intentional infliction of harm on the corporation or its shareholders,
- (iii) A violation of section 30-1-833, Idaho Code, or
- (iv) An intentional violation of criminal law.

DATED this 5th day of March, 2003.

INCORPORATOR



Gary O. Rogers

CONSENT FOR USE OF NAME

I, Gary O. Rogers, as the member/owner of Neighborhood Mortgage & Loan Information Center L.L.C., hereby consent to the incorporation of Neighborhood Mortgage, Inc. using that name.

DATED this 5th day of March, 2003.

Gary Rogers
Gary O. Rogers

STATE OF IDAHO)
 ss:
County of Madison)

On this 5th day of March, in the year 2003, before me, a Notary Public in and for said State, personally appeared Gary O. Rogers, known or identified to me (or proved to me on the oath of _____), to be the person whose name is subscribed to the within instrument, and acknowledged to me that he executed the same.

Billy G. DuPree, Jr.
Notary Public for Idaho
Residing at: Rexburg, Idaho
My Commission Expires: 12/4/04

